

# IAB UPDATE

## Introduction from your Chief Executive

In this edition we are delighted to be able to include contributions from HMRC (VAT), AMLCC (Money Laundering Compliance) and Chipfast Ltd (Health and Safety at Work/Manual Handling). We are grateful to these organisations for their technical contributions. In addition, we have an item about Corporate Identity/Website from Geoffrey Barclay. We hope that both self-employed members and those employed in small businesses will find some, if not all, of these items of interest and use in their work.



annual notice of renewal of your IAB membership, we are including again an item which summarises the extensive range of benefits of IAB membership. By reviewing these (and against the cost of annual subscription), it is easy to see how beneficial it is to be an IAB member. We know that many of you are finding that in addition to the status of being a member of this established and international professional body, listed as an

Approved Supervisory Body under the UK Money Laundering Regulations 2007, the valuable technical information provided by CCH, sourced and paid for

by the IAB, is proving to be a valuable asset. For others, IAB Privileges provides significant financial savings on professional, business and personal products and either of these benefits alone can easily cover the annual cost of IAB membership.

This edition will be the last of 2010 with the next one due to be issued at the end of January 2011. In the interim, we will be keeping in touch with you via the monthly IAB e-newsletter. If you do not already receive this and wish to do so, please inform the IAB office (membership@iab.org.uk) of your current email address. This is also helpful to us so that we can include you in any member surveys or other electronic communications.

**Malcolm Trotter**  
IAB Chief Executive

## IAB representation and Area Member Contacts

In the July 2010 edition of IAB Update, I informed Members that the IAB has been invited by HMRC to encourage and nominate IAB members around the UK to represent the Association at their local HMRC Working Together Groups (WTG), writes Malcolm Trotter. Following publication, I was contacted by IAB members who attend local WTGs and who would indeed be willing to be contacted by other IAB members in their areas to represent their views at the WTG meetings.

I will shortly be contacting all such volunteer representatives who I hope will also be willing to extend their roles a little to become Area Member Contacts. Area Member Contacts would have their email details displayed on the IAB website to enable other IAB Members to contact them regarding any relevant matters in their geographical areas. We are very grateful to those who have already volunteered to represent the IAB in these ways and remain keen to receive any further

expressions of interest from any IAB members who are in practice (as Agents for clients in relation to HMRC) and who would be prepared to be the representatives of the IAB at their local WTG. You may not have previously attended or indeed you may have already been attending these groups; in either case, should you be interested, please do email me directly to let me know – malcolmt@iab.org.uk.

By creating these roles of WTG/Area Member Contact we are also aiming to further facilitate communication, at a local/regional level, between IAB Members on matters of relevance to their work. For all UK and international members, there is also now the possibility to join and communicate with each other via an IAB Members LinkedIn Group. This can be found by logging in to your LinkedIn account and searching for the International Association of Bookkeepers.

We hope this will all lead to productive networking!

### IAB CONTACT DETAILS

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#### Key staff at IAB Head Office:

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## The role of the MLRO explained

For those members who missed it, published here again is this helpful item (also provided courtesy of AMLCC) on the role of the Money Laundering Reporting Officer (MLRO), which appeared in the IAB e-newsletter to members in August.

As many of our members in practice will also be the MLRO, here is a brief overview of what their role will involve. We hope that this will be both informative and helpful.

### Appointment

The role of the Money Laundering Reporting Officer (MLRO) carries significant responsibility. As such the role of the MLRO should be undertaken by a senior person within the firm who has sufficient responsibility and seniority to ensure they are properly equipped to undertake the role.

Although there is no prescribed level of seniority, one of the principals or partners in the firm is likely to be suitable, or another senior and skilled person with sufficient authority to enable decisions to be taken independently.



### Role

The MLRO, often referred to as the Nominated Officer, must:

- receive and consider internal reports of money laundering from staff
- decide whether there are sufficient grounds for suspicion to pass those reports on to the Serious Organised Crime Agency (SOCA)
- liaise, where necessary, with SOCA including dealing with consent and disclosure issues

The MLRO may also take responsibility for other anti-money laundering obligations of the firm. These might include:

- design, implement and maintain the firm's anti-money laundering policies and procedures
- maintain adequate arrangements for awareness and training of all relevant staff
- monitor day-to-day operation of the firm's anti-money laundering policies

The functions of an MLRO can be delegated, although this does not relieve that MLRO of their responsibility. It is also advisable for firms to appoint a Deputy MLRO to ensure that there is cover during periods of the MLRO's absence. All staff should be made aware of the DMLRO and the reporting channels available to them.

## Benefits available to those who renew their IAB membership

Some members have already renewed their membership for 2011 – thank you for doing so. To those who have yet to, we would be grateful if you could pay your subscription promptly on receipt of your membership renewal notice. Paying promptly avoids the possibility of overlooking to renew (a surprising number of members experience this!) and helps to reduce administrative costs incurred in sending out reminders to members.



Here is a reminder of the extensive range of current IAB benefits:

- entitlement to use IAB designatory letters after your name as evidence of the fact that you hold a professional qualification.
- free on-line access to two monthly 'technical' e-newsletters provided by CCH Walters Kluwer for the IAB. These are a valuable, authoritative resource helping to ensure that you are kept up to date with book-keeping, accounting, tax and payroll related matters. Just one of these (entitled 'Small Practitioner') would cost a member over £150 to subscribe to independently.
- regular IAB e-newsletters and the printed newsletter – IAB Update – keeping you informed of news and information about the IAB, your professional body.
- access to a technical advice line provided by other experienced members.
- opportunities for continuing professional development (CPD), including seminars and online modules at special rates for IAB members, as well as an invitation to attend the meetings of the Institute of Financial Accountants' Branch meetings, many of which are free of charge to the member (paid for by the IAB).
- entitlement to register and be supervised as an IAB Member in Practice and thereby comply with the Money Laundering Regulations 2007\*.
- preferential rates for personal and business insurance, discounts on business and lifestyle goods (including IAB Privileges, the source of genuine savings that can easily exceed the annual IAB subscription).
- annual diary and tax data card (UK members).

*\* These Regulations require those who provide accountancy, book-keeping and payroll services to clients to be registered. This applies to all those who provide such services for payment (however small) on a self-employed or other business basis. IAB Members and Fellows offering services to clients MUST apply for an IAB Certificate of Compliance or Practising Certificate (for an additional fee), which will ensure that they will be registered with and supervised by the IAB. Associate members must register with HMRC until they qualify for full IAB membership. Failure to comply with the Regulations may lead to prosecution. Members and Fellows can apply to the IAB for a Certificate of Compliance by downloading the application form via [www.iab.org.uk](http://www.iab.org.uk) or by calling 0845 897755.*

# Money Laundering Regulations compliance – when to report

IAB members in practice (considered in the Money Laundering Regulations as a 'firm') need to have a good understanding on when they should make a report.

## Money laundering offence

A money laundering offence, in simple terms, is any criminal offence where there is intent and proceeds of crime are encountered during the course of your work. Other acts may be unlawful but not necessarily criminal. There is no de-minimis limit for reports. As fraud and thus tax evasion is a criminal offence, this would be reportable under the Money Laundering Regulations.

## Knowledge or suspicion

All individuals working for the firm have a legal responsibility to report any knowledge or suspicion of money laundering, or reasonable grounds for such, as soon as practical.

Knowledge is:

- actual knowledge.
- shutting your mind to the obvious.
- deliberately refraining from making enquiries (although bear in mind the offence of Tipping-off).
- deliberately deterring a person from making enquiries, the content of which one might not care to know.
- knowledge of circumstances which would indicate the facts to an honest and reasonable person.

Suspicion is:

- not defined in legislation, but is more definite than speculation but less than proof or knowledge.
- must be based on some evidence even if that evidence is tentative.
- it is therefore subjective.

It should be highlighted that generalised assumptions, such as 'not all cash takings are ever declared in cash businesses' would constitute speculation and not suspicion and are therefore not reportable unless there is a specific concern.

There can be no hard and fast rules on how to recognise money laundering. It is important for all individuals to be alert to this issue and to apply their professional judgement and expertise.

## Internal reports to the Money Laundering Reporting Officer

The Money Laundering Regulations 2007 require firms to maintain internal

reporting procedures that allow any individual to submit a report to the Money Laundering Reporting Office (MLRO). It is only when a report is made that an individual can fulfil their obligations under the legislation.

The internal report must reach the MLRO not merely a line manager (see story on facing page). An individual may discuss their suspicion with managers to assure themselves of the reasonableness of their conclusions, but other than in group reporting circumstances, the responsibility for reporting remains with them.

Where a group arrives at knowledge or suspicion or reasonable grounds for such, a single internal report may be submitted.

The following should be included on the report:

- the identity of the suspect (if known).
- information or other matter on which the knowledge or suspicion of money laundering (or reasonable grounds for such) is based.
- the whereabouts of the laundered property (if known).

## External reports to the Serious Organised Crime Agency (SOCA)

Many IAB members in practice will also be their firm's MLRO. It is therefore important for them to know when a report should be made to SOCA.

The MLRO will determine (based on their knowledge, experience and consideration of the client and the circumstances) whether a report to SOCA is required. SOCA will then pass the reports to a special intelligence unit within HMRC.

It is advisable for IAB members in practice to register with SOCA online now if they haven't already done so. This will ensure there is no delay should a situation arise where a report is required.

■ *The IAB is grateful to Anti-Money Laundering Compliance Company (AMLCC) for providing the article above. The IAB does not accept any responsibility for any inaccuracies or omissions. IAB members in practice are required to comply with the Money Laundering Regulations and compliance is wholly their responsibility. Members should be aware that reliance on any guidance or similar tools other than 'approved' guidance (such as that published by the CCAB), is inadmissible in the event of a prosecution.*

*Updates on the Money Laundering Regulations appear regularly in the monthly IAB e-newsletters. Members who do not currently receive the e-newsletter and other electronic communications from the IAB but wish to do so should contact the IAB to update their details on file. Please email [membership@iab.org.uk](mailto:membership@iab.org.uk).*

**The IAB is keen for its members to be equipped to meet the requirements of the Money Laundering Regulations. The AMLCC offers an anti-money laundering product which the IAB is happy to bring to the attention of its members. They have developed an online product which assists accountancy service providers (which includes bookkeepers) in complying with the MLR**



■ The AMLCC product covers all the requirements of the regulations, all in one place; securely online and at a specially discounted price for IAB members.

■ The IAB has negotiated a £50 discount for members and the complete AMLCC product is available for only £147 plus VAT. This will get you a compliance manual, training modules, plus much more.

★ ONLINE DEMO

■ Please visit the AMLCC website – [www.amlcc.co.uk](http://www.amlcc.co.uk) – for full details and to purchase your product. To take advantage of the discount please enter 'AML/IAB' in the discount box. Alternatively, IAB members can contact Stephen Watts of AMLCC on 01455 555 468 or [swatts@amlcc.co.uk](mailto:swatts@amlcc.co.uk) for a no-obligation online demonstration. This will take approximately 20 minutes.

**AMLCC are part of the F A Simms & Partners group. IAB members may be familiar with F A Simms & Partners as they have long time supporters of the IAB.**



## HMRC: 1.4 million UK businesses have signed up to VAT Online

The vast majority of VAT registered businesses affected by compulsory online filing have already made, or are making, the transition to filing their VAT returns online. In addition, many who are not yet required to convert to online have also acted early – which is a very encouraging sign.

There are now over 1.4 million (of the current 1.9 million) VAT registered businesses signed up to VAT Online. And the number of VAT returns being filed online has increased significantly, too. Between April 2010 and the end of July 2010, an average of just over 55% of all returns received were filed online (compared with 15% over the same period in 2009). The latest figures (for returns received in the month ending 7 August, which is the online filing deadline for returns covering the April to June accounting period) show an online filing proportion of just over 70%. During the months of June to August, we contacted some of those businesses who are required to file online but hadn't – at that point – taken the first step to doing so; by registering and enrolling for VAT Online. We advised them that time was running out to meet their first compulsory online filing deadline,

provided them with more guidance and signposted them to further help, should it be needed.

We followed this up with telephone calls to some of these customers, most of who explained that they were intending to take action (or ask their agent to do so). And in fact most of them have subsequently made good on their promises.

To the end of August, only a very small number of these businesses, about 4,200, have actually filed their VAT return on paper. We will write to these businesses telling them to file their next return online, and that they may be subject to a penalty if they continue to file on paper rather than online after this transitional year (1 April 2010 to 31 March 2011).

### The way forward

Government ministers have now agreed that the remaining VAT businesses – those registered for VAT before 1 April 2010 with a VAT exclusive turnover of less than £100,000 – will be required to file online in 2012. No firm date has yet been agreed, but we will let you know what this is as soon as possible. In the meantime, we will continue to encourage the

remaining paper filing customers (around 500,000 of them) to go online at the earliest opportunity.

### Your support

We believe most businesses will file their own VAT returns online without difficulty. But we recognise that some may decide to use a bookkeeper as a cost effective professional option, and as an alternative to using an accountant (or to doing it themselves). So we would very much welcome your continued support in helping us to keep up the momentum and bring in the last remaining customers successfully.

We will start the communications programme of activity (encouraging these customers to go online) from February 2011 (once we have got the increase in VAT Standard Rate and the Self Assessment online filing deadline out of the way). So you may find these businesses will start contacting you then (or even earlier) to seek your support in helping them fulfill their VAT filing obligations.

■ *The IAB is grateful to HMRC for providing the article above. The IAB does not accept any responsibility for any inaccuracies or omissions.*

## IAB Regional Seminars: Thursday 7th October – West Midlands

We still have a limited number of places available for our next regional seminar to be held in the West Midlands. The event carries a bonus of double CPD points (two per hour) reflecting the important content offered over the day.

- Emma Neal, Head of CCH Tax and VAT Consultancy will cover 'Bookkeeping requirements for HMRC'.
- Glyn Edwards, CCH Senior VAT Consultant is to speak on 'VAT Assurance Visits'.
- Andrew Scrivens, CCH Tax Consultant and Martin Jackson, CCH Senior Tax Helpline Consultants, will lead workshops entitled 'Employer Compliance Reviews' and 'Benefits in Kind and PAYE' respectively.

Attendees will be able to attend both workshops.

There will also be a short session entitled 'Setting up a Bookkeeping Business', led by Janet Jack, a practising member of the IAB.

Our venue is the Arden Hotel, Coventry Road, Bickenhill, Solihull, B92 0EH. The day will begin with coffee and registration from 10am–10.30am and end at 4.30pm. Lunch and refreshments are provided for the cost of £55 for IAB Certificate of Compliance holders, £60 for members and £70 for non-members.

Please contact Viv Burrows or Louise Scott on 01732 897750 or email [vivb@iab.org.uk](mailto:vivb@iab.org.uk) to book your place.

# Essential AML Update Seminar: Thursday 25th November – London

In response to requests during the course of the July London Seminar, a half-day (1.30pm–4.30pm), called 'Essential AML Update', is planned for 25th November. Mark Outhwaite from Out and Out Answers will speak on:

- What does HSBC vs Shah mean for us?
- Professional Privilege – curse or benefit?
- Forthcoming changes in legislation: The Bribery & Corruption Act 2010.

- Where is white collar crime going if the FSA is scrapped?

The cost for this half-day event is £30 for IAB Certificate of Compliance holders, £35 other members and £40 for non-members. The venue is the Lion Court Conference Centre, 25 Procter Street, London WC1V 6NY.

CPD points will be gained by attendance. Contact Louise Scott or Viv Burrows on 01732 897750 or email [vivb@iab.org.uk](mailto:vivb@iab.org.uk) to book your place.

## WHAT'S CORPORATE IDENTITY GOT TO DO WITH IT? HOW TO MAKE THE MOST OF IAB MEMBERSHIP AND QUALIFICATIONS

Pleasant surprises are the most thought-provoking and it was on seeing the website of one IAB member that we realised that the power really is in your hands. Shall we elaborate and reveal all?

As the sage says: "Marketing is but the sustained application of common sense." The problem is that you need common sense, need to apply it, and need to keep on doing so. We, as book-keepers, are not necessarily removed from all earthly things and can join in and make the most of what we have got – a little showing off is good for the soul after all, and perhaps even more importantly beneficial to your business development.

The case in point is provided by IAB member Beverley Hall, whose tastefully designed website is a great example of using the IAB logo in a co-branding exercise and making use of one's qualification portfolio, not only to add a bit of colour to the pages but to reassure clients, actual and potential, that this is the real thing.

Beverley says: "I do appreciate the security and peace of mind brought by being an IAB member, as do my clients. There is no point in being shy about what one's professional standing is and, of course, you have an obligation to get out there and say what you can and cannot do.

"It always surprises me how many companies cannot differentiate between services offered by a book-keeper and those of an accountant – I am constantly asked to provide additional accountancy services, which I politely turn down with a full explanation, and suggestions or recommendations. The clarity of purpose I bring to my business and the benefits of pushing my IAB association and the extent of my services are reassuring indeed."

So there we have it and there it is – there's no need to go too far west in exploiting the market capabilities you have. Again, as another sage said: "Just be proud of who you are and what you have got."

We wish you well on your application of common sense! How about starting by finding Beverley's website?



## Important update to IAB website

We are happy to inform our members in practice that recent changes to our website will now mean that we are able to display company website addresses in our 'Members in Practice' section of [www.iab.org.uk](http://www.iab.org.uk).

We would therefore request that anyone who would like us to make this addition to their details should e-mail Viv Burrows at [vivb@iab.org.uk](mailto:vivb@iab.org.uk).

# Be Streetwise by saving on insurance

As an IAB member, you can take advantage of significant savings on your insurance renewals through baxters Streetwise

Enjoy 20%\* off your current home insurance renewal premium until May 31 2010. Includes FREE legal expenses

Save 15%\* off your current car insurance renewal premium. Includes FREE legal expenses + FREE foreign use

Take advantage of fantastic savings and exceptional cover with baxters Streetwise. Please log on to the IAB Privileges Website via the members area of [www.iab.org.uk](http://www.iab.org.uk)

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\*Subject to terms, conditions, eligibility and insurers' usual underwriting criteria. Minimum premiums apply.



# MANUAL HANDLING: BE SAFE

## MANUAL HANDLING

Manual handling is an everyday occurrence and something we all do without much thought. It is the transporting or supporting of loads by hand or other bodily force and can often result in injury, accidents and ill health, although seldom fatal. To this end these incidents are not seen as important yet when accidents happen they can have a dramatic effect on people and business.

## HOW DOES THIS INVOLVE ME?

If you operate or manage a small business, including working for yourself, manual handling will take place. Employers have a duty firstly to avoid manual handling operations and where they cannot be avoided they should be assessed and necessary controls put in place.

The Manual Handling Operations Regulations 1992 are enforceable as part of health and safety legislation. As a simple example, if you take delivery of a box containing five reams of A4 paper, and this has to be lifted off ground level and stored on a shelf at shoulder height, the person doing this needs training in manual handling. The problem is not the need for training but the situation if, while doing this, they strain their back. Then if no training has been given the employer is fully liable.

## FACTS

General pattern of accidents indicate that:

1. More than a third of all accidents reported to the Health and Safety Executive are due to manual handling.
2. Fatal manual handling accidents are rare, but manual handling injuries resulting in three days or more absence from work are common (such injuries as sprains or strains of the back).
3. Effects of manual handling can be cumulative as a result of repetitive actions and can result in physical impairment or even permanent disability.

## RISK FACTORS

### Task

- Avoid holding loads away from the body.
- Allow time for body to rest between actions.
- Avoid twisting or turning movements.
- Avoid carrying long distances.

### Individual

- Make allowances for age, physical ability and experience.
- Make allowances for difference in genders.
- Protect females during pregnancy.
- Ensure information and training are relevant.

### Load

- Avoid bulky or unwieldy loads.
- Avoid loads that are difficult to grasp.
- Avoid unstable loads.
- Avoid loads with sharp edges.

### Environment

- Ensure floors are clean and dry.
- Avoid floors at different levels.
- Ensure adequate headroom.
- Avoid excessive temperatures.

## CONTROLS

The key to controlling manual handling risks is to adopt an ergonomic approach. This means that the job should be suitable for the individual performing it and not the other way around. The priority is to consider the following in order to avoid manual handling.

## Suggested control methods

- Introduce the use of trolleys, barrows, trucks with relevant training.
- Organise shelving so lightest items are on the top shelf and avoid overreaching.
- Ensure adequate space to manoeuvre.
- Ensure staff members are not doing a repetitive job for too long without a break.
- Ensure desks and work benches are at the correct height.
- Provide personal protective equipment where required (for example gloves, toe protection, etc.)
- Consider using more than one person.

## Ask yourself the following

- Where is the work taking place?
- Who is doing the job?
- What is the nature of the load, is it heavy, bulky, unstable?
- What does the work involve?

This provides an outline for safer handling in the workplace; further guidance is available from the HSE or CHIPFAST Limited.

■ *The IAB is grateful to Chipfast Limited for providing the article above. The IAB does not accept any responsibility for any inaccuracies or omissions.*



# STUDY TEXT BOOKS

IAB study text books are available which cover the QCF bookkeeping range of qualifications as well as the 2008-2010 accredited qualifications. Written by IAB examiners, especially for learners working towards IAB qualifications, they cover the entire syllabus and feature worked examples, sample questions and answers. They are an invaluable part of the study process.

The costs of these study texts have been kept to a minimum, and prices shown are for a UK delivery address and include post and packing.

If you don't want to miss out, complete the order form below and return it to the IAB by post, fax or email [louiseS@iab.org.uk](mailto:louiseS@iab.org.uk)

Item	Quantity	Price	Total
<b>IAB Level 1 Award in Bookkeeping QCF</b> (consists of the IAB Level 1 Certificate in Bookkeeping* + supplementary material)		£25.00	
<b>IAB Level 1 Award in Manual Bookkeeping QCF</b> (consists of the IAB Level 1 Certificate in Bookkeeping* + supplementary material)		£25.00	
<b>IAB Level 2 Certificate in Bookkeeping QCF</b> (consists of the IAB Level 2 Certificate in Bookkeeping* + supplementary material)		£25.00	
<b>IAB Level 2 Award in Manual Bookkeeping QCF</b> (consists of the IAB Level 2 Certificate in Bookkeeping* + supplementary material)		£25.00	
<b>IAB Level 3 Certificate in Bookkeeping QCF</b> (consists of the IAB Level 3 Diploma in Accounting and Advanced Bookkeeping* + supplementary material)		£25.00	
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**\*Original 2008-2010 Accredited Qualification Book**

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